Death Claims Process

State Agencies

If the decedent is an employee:

ABC notifies Benefits Administration of employee's death by sending an email to Benefits.Administration@tn.gov or submitting a Remedy incident ticket to Benefits Administration.

Benefits Service Center Death Claims Analyst will contact Agency's ABC and request original insurance file of employee. The insurance file should contain all original documents and every beneficiary designation form completed by the employee.

Benefits Administration will contact the beneficiary, via mail and request a copy of the death certificate and information pertinent to complete the death claim for processing. If the cause of death was an accident, an accident report will be requested to accompany the death claim.

Upon receipt of the requested information and death certificate from the beneficiary, Benefits Administration will submit the paperwork to Dearborn National Life Insurance Company for processing.

Standard processing time for a death claim is 4 to 6 weeks.

If the decedent is a dependent:

ABC notifies Benefits Administration of the dependent's death by sending an email to Benefits.Administration@tn.gov or submitting a Remedy incident ticket to Benefits Administration.

Benefits Service Center Death Claims Analyst will contact Agency's ABC and request the most recent insurance forms on file indicating the enrollment of the dependent for insurance.

The employee will be contacted by Benefits Administration requesting the death certificate and the pertinent information to complete the death claim. If the cause of death was an accident, an accident report will be requested to accompany the death claim.

Upon receipt of the requested information and death certificate from the employee, Benefits Administration will submit the paperwork to Dearborn National Life Insurance Company for processing.

Standard processing time for a death claim is 4 to 6 weeks.

*Optional Special Accident is a product of Dearborn National. If the employee has this benefit, Benefits Administration will initiate the processing of this claim on behalf of the employee/beneficiary.